

BUYER'S *Guide*

Juan Ortiz

REALTOR® | LICENSED HOME INSPECTOR

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Presented by HomeSmart



Hello!

I AM JUAN ORTIZ

I am a REALTOR® and licensed home inspector with HomeSmart, serving buyers and sellers across the Upstate of South Carolina since 2015. My wife and I moved here from Pennsylvania in 2001, and I have owned several homes across the Upstate — so I know this market as a homeowner, an inspector, and your agent.

When you buy with me, you get both sides of the table: the agent negotiating for you, and the inspector who knows what to look for before you offer.

Thinking about buying, selling, or building new?
Call or text 864-915-9534, or visit juanortizre.com. Se Habla Español.

SC License #97433 | 148 Milestone Way, Greenville, SC 29615

Instagram @juanortiz_realtor Facebook Juan Ortiz Real Estate


What they're
saying

CUSTOMER *Testimonials*



"

Juan helped me find a new home after a fire destroyed my last home. Juan was very friendly, accommodating, thorough, knowledgeable and a great listener throughout every aspect of the process. It was an absolute pleasure working with Juan, and I would highly recommend his services to anyone looking for a realtor that is truly knowledgeable in the field and puts the client first.

MICHAEL TURNER
GOOGLE REVIEW • 5 STARS

"

Juan has been an excellent realtor from day one. A professional, courteous, and responsible gentleman. Thank you for helping us achieve our dream and goal in record time. Thank you for the support you always gave us before, during, and after the home buying process. 100% recommended.

LUHAM RODRIGUEZ
GOOGLE REVIEW • 5 STARS



Juan Ortiz
YOUR LOCAL REALTOR

CUSTOMER *Testimonials*



“

Thanks to Juan and his team, we achieved our goal. Juan does an exceptional job, and the way he guided us through the purchase of our new home was beyond excellent. We highly recommend Juan for the purchase of your new home.

CARLOS GIRALDO
GOOGLE REVIEW • 5 STARS

“

Juan did an excellent job guiding, advising, and teaching us step by step through the process of buying our first home. He made the process incredibly reliable and transparent. Thank you, Juan Ortiz, for making our dream come true. I recommend him 100%.

KENNETH NG
GOOGLE REVIEW • 5 STARS





“

As first-time homebuyers, it was essential for us to clearly understand each step of the process. Juan Ortiz made everything exceptionally smooth and accessible. His integrity and transparency made a significant difference in our experience.

ERIKA MENDOZA
GOOGLE REVIEW • 5 STARS



Preparing to Buy

Real Estate TERMS

PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. A Mortgage Professional will perform an analysis on your income, debt, and credit worthiness. You will need one in order to put an offer on a house.

OFFER

An offer is a preliminary agreement to purchase a home, and is set between a buyer and a seller.

CONTINGENCY

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the seller or buyer.

CLOSING COST

The closing cost is the amount that is paid, in addition to the sale price. This can include: taxes, insurance, and lender expenses.

GOOD FAITH DEPOSIT

Good faith money is the balance of funds that are set aside into trust or an escrow account to show the buyer is serious about the purchase.

TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller.

APPRAISAL

An appraisal is the value that is assigned to the real estate asset based on an assessment of the home, neighborhood, market condition, and more.

HOME INSPECTION

A home inspection is an official review of the real estate asset's current condition. They will help determine if there is any work needed to be done to the property to bring it to normal working order.

DUE DILIGENCE

The period after the contract is signed when you investigate the home: inspections, appraisal, title, insurance, and financing. During this window you can walk away or renegotiate. The termination fee (sometimes called a due diligence fee) is only due if you end the contract during this period; your earnest money is separate and is usually refunded if you end the contract within the period.

DISCLOSURES

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.

CLOSING

The closing part of the real estate sale is when the money and keys are exchanged.

Ten Steps to
BUYING A HOME

01 FIND A GREAT AGENT

02 GET PRE-APPROVED

03 TOUR HOMES

04 MAKE AN OFFER

05 DUE DILIGENCE PERIOD

06 SCHEDULE INSPECTIONS

07 SCHEDULE APPRAISAL

08 FINAL WALKTHROUGH

09 CLEAR TO CLOSE

10 CLOSING & KEYS



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HOME...
IS WHERE YOUR
STORY BEGINS

Juan Ortiz

Home Buyer's ROADMAP

From first conversation to keys in hand — here is the road we will walk together.

1
FIND A GREAT AGENT
A local expert who works for you, not the seller.

2
GET PRE-APPROVED
Know your budget so sellers take your offer seriously.

3
TOUR HOMES
See homes in person and compare them to your must-haves.

4
MAKE AN OFFER
We draft the offer and negotiate price and terms.

5
DUE DILIGENCE PERIOD
Your window to verify the home and renegotiate or walk away.

6
SCHEDULE INSPECTIONS
A licensed inspector checks the home top to bottom.

7
SCHEDULE APPRAISAL
The lender confirms the value before finalizing your loan.

8
FINAL WALKTHROUGH
One last check that the home is as agreed.

9
CLEAR TO CLOSE
The lender gives the final green light.

10
CLOSING & KEYS
Sign, fund, and get the keys.

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01 FINDING *a Great Agent*



A real estate agent is a huge asset to you as you go through the home-buying process. This is one of the biggest decisions of your life and you need a skilled professional guiding you through the process.

I will be working with your best interests in mind and can help guide you through all the stages of home buying.

INDUSTRY KNOWLEDGE

I have access to a variety of resources that are not readily available to the public. I can help you determine the best price and time to buy.

SMART NEGOTIATING

With my experience and expertise, I can help you negotiate the best price and terms for your home.

PROFESSIONAL EXPERIENCE

I complete annual training and stay up to date on any changes in the legal and administrative paperwork, so nothing in your contract catches you off guard.

CUSTOMER SERVICE

I am dedicated to helping you answer any questions that arise from this process. I treat you the way I would want to be treated.

02 Financial

It is recommended that you stay within a budget of 3 - 5 times your annual income when purchasing a home.

When determining your mortgage, don't forget other factors like downpayment, legal fees, taxes, home inspection costs, appraiser costs, and any renovation costs.






Find a Home

03 TOUR *Homes*

HOME SEARCHING TIPS

- Take photos as you go through the open houses so you remember the layout and feel of each house you visit.
- Pay attention to features of the property that are fixed such as the neighborhood, the lot size, and the orientation of the home.
- Don’t pay too much attention to the colors of the walls or the furniture.
- Be sure to check out the small details like the light switches, water features, and appliances to make sure everything works.



04 MAKE *an Offer*

Once you find a house you love, you can make an official offer to the seller. We'll take care of drafting the offer and the paperwork.

Before placing an offer we'll always discuss the property's value and what is the best number to come in with.



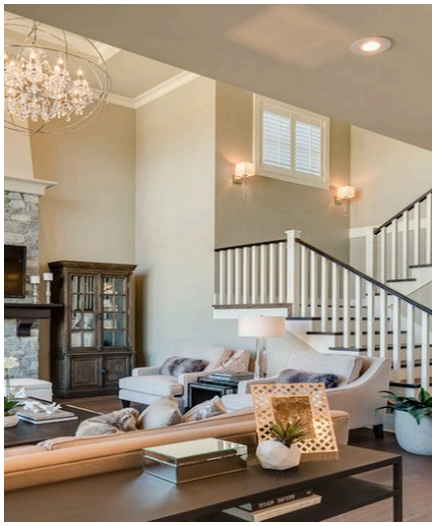
05 *Due Diligence* PERIOD

Once your offer is accepted, the due diligence period begins. This is your window — negotiated in the contract, often 10 to 15 days — to verify everything about the home before your money is fully committed.

During this time we schedule the home inspection, order the appraisal, confirm the title is clear, and lock in insurance and financing. If anything serious turns up, you can walk away or ask the seller to fix it or adjust the price. That is what the period is for.

Two payments, two rules. The termination fee — sometimes called a due diligence fee — is only due if you end the contract during the due diligence period. You don't pay it if you close. Your earnest money (good faith deposit) is held in escrow and is usually refunded if you end the contract within the due diligence period. We will go over both amounts before you sign.







06 Inspections

You'll have the opportunity to schedule an inspection during your due diligence period. It is important to know as much about your home as possible before making the final purchase.

If anything serious comes out of the inspection, you have an option to back out of the agreement, or re-negotiate terms.

As a licensed home inspector myself, I attend your inspection with you and help you read the findings — so you understand what is routine maintenance and what is worth negotiating.



Your inspector will usually take pictures and be descriptive in their report. You can also ask for a meeting with the inspector to better understand their findings if needed.

Once the inspection is complete, we can discuss and negotiate with the seller any final points if needed.

07 APPRAISAL & LOAN APPROVAL

Other checks you should run prior to finalizing the purchase of your new home:

1. Appraisal 2. Property title & lien search 3. Home insurance

Your lender will also want a formal appraisal of the home prior to issuing your loan.

Be sure to purchase home insurance for your new property.

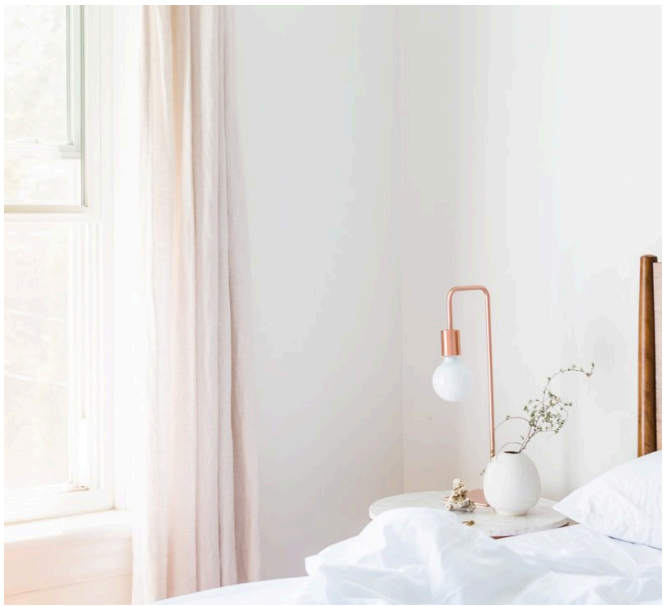


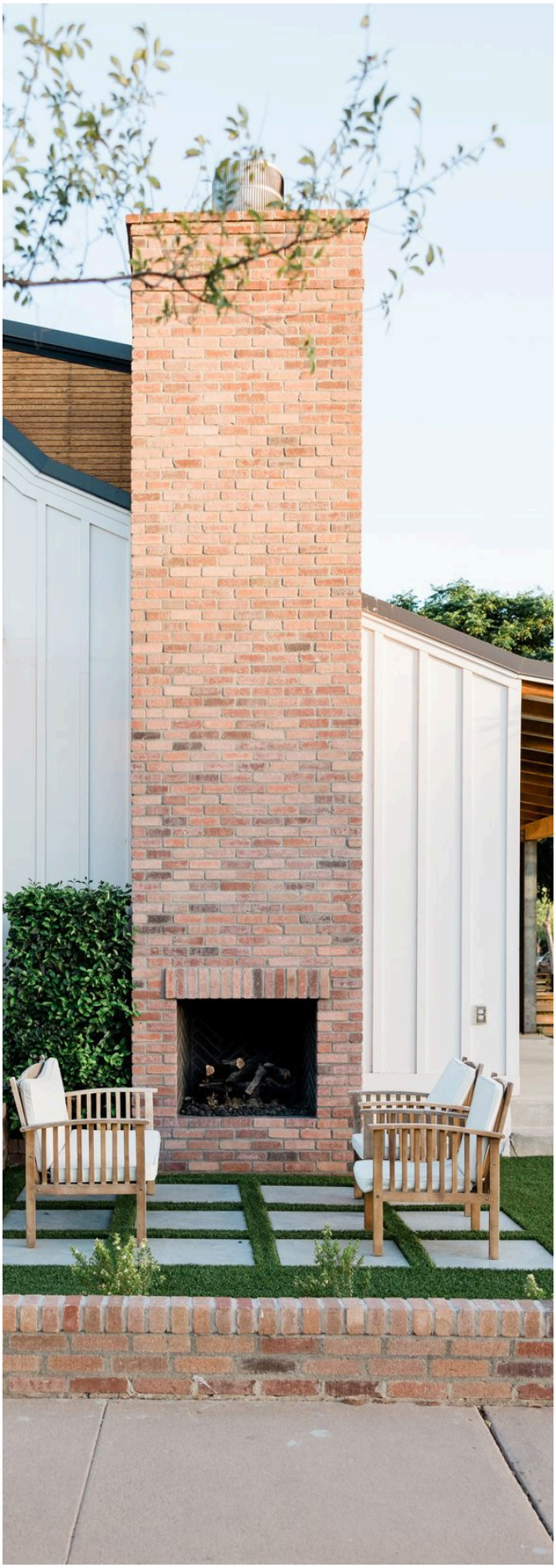
The lender will review any and all financial-related forms and information prior to granting the loan.

They will review the details: your income and employment, your credit history, your debts and assets, and the appraised value.




welcome



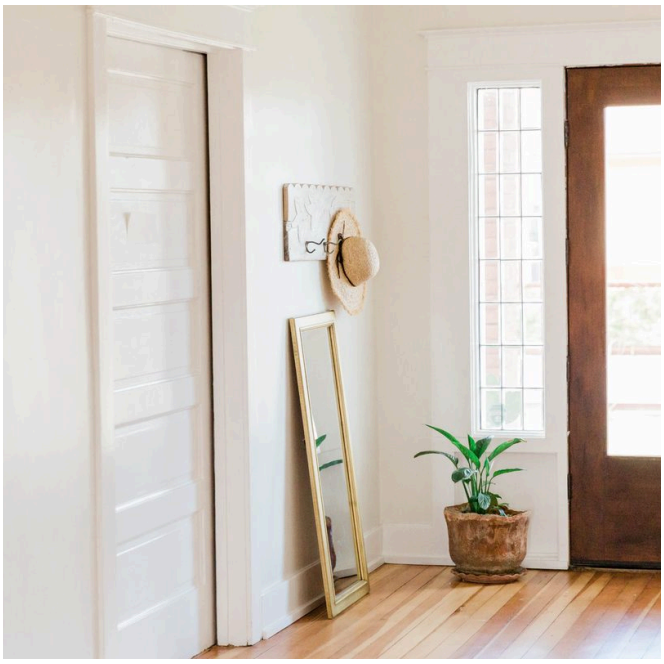


08 *Final* WALKTHROUGH

A few days before closing, we walk through the home one last time — together. We check that the home is in the condition we agreed on, that any repairs the seller promised are done, and that the systems, appliances, and fixtures all work. If something is not right, we raise it before closing, not after.

Bring your contract and the inspection report with you. We will go room by room, test the lights and faucets, and make sure nothing the seller agreed to leave behind is missing.





09 *Clear to* CLOSE

Clear to close means your lender has reviewed everything and given the final approval to fund your loan. At this point you will receive your Closing Disclosure — a final breakdown of your loan terms, monthly payment, and the cash you need to bring to closing. By law you get it at least three business days before closing, so you have time to review every number with me.

Once you have clear to close, avoid big financial changes: no new credit cards, no large purchases, no job changes. Any of those can delay closing.



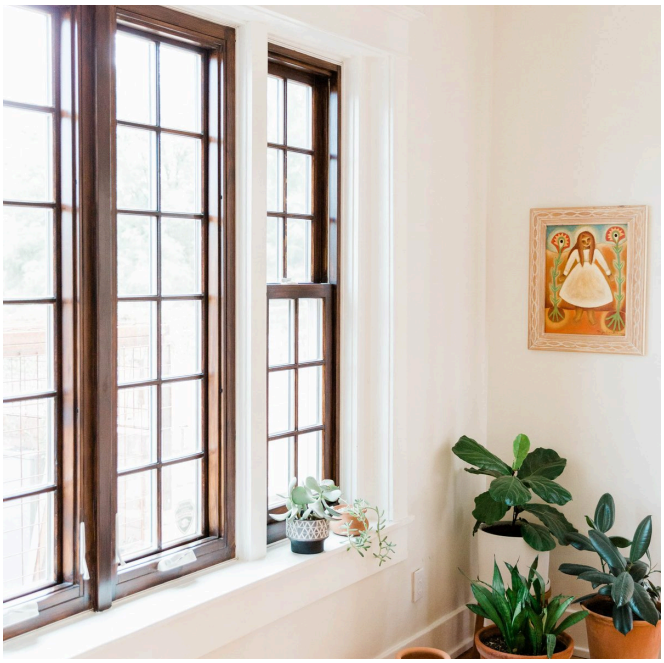
Review the Closing Disclosure line by line. If a number looks different from your Loan Estimate, call me before you sign anything.

10 Closing Day & KEYS

Closing day is the finish line. You will sign the final paperwork, the funds will transfer, and the keys will be yours. Bring a photo ID and the cashier’s check or wire confirmation for the amount on your Closing Disclosure.

Once everything is recorded, the home is officially yours. I will be there with you — and after closing, I am still your call for anything that comes up in your first year as a homeowner.





Resources

Buying a home takes a team. Every vendor here is someone I trust with my own clients — keep this page handy.

LENDERS

Highland Mortgage	**(864) 525-1110**
Best Life Mortgage	**(864) 800-9271**
Park National Bank	**(864) 233-6915**

HOME INSPECTORS

Advantage Home Inspection	**(864) 696-3323**
RES Inspections	**(864) 529-9900**
Pillar to Post	**(864) 235-5777**

CLOSING ATTORNEYS

Salle Law Firm	**(864) 234-2901**
Toates Law Firm	**(864) 549-3310**
Guest & Brady Law Firm	**(864) 233-7200**

TERMITE INSPECTORS

Pest Guard	**(864) 616-6308**
Dobbins Pest Control	**(864) 246-4506**
Reliable Solutions	**(864) 542-7728**

INSURANCE

Advisors Insurance	**(864) 509-0009**
Allstate — Drew Scott	**(864) 322-6582**



Need a landscaper, electrician, plumber, or mover? Ask me — I'll connect you with someone I trust. **(864) 915-9534**

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